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Family breadwinners are individuals primarily responsible for the support of family members. This report provides an economic profile of the breadwinners and outlines their special training needs. The unemployment of more than 1.7 million of the 39 million family breadwinners in the labor force in March 1962 affected the welfare of approximately 6.3 million Americans. During 1963, more than three of every five persons enrolled in training and retraining classes under the Manpower Development and Training Act (MDTA) of 1962 were family breadwinners. A fairly high proportion of workers with family responsibilities consisted of older persons who had difficulty in securing jobs. A considerable number of adults lacked basic education in reading, writing, and arithmetic. Under the 1963 amendments to the MDTA, trainees who need both basic education and occupational training could receive training allowances for a period up to 72 weeks. The large number of women breadwinners with preschool-age children indicated a need for more low-cost day care services. Establishing additional programs to help handicapped breadwinners merits serious consideration. (PS)

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FAMILY BREADWINNERS: Their Special Training Needs

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OFFICE OF MANPOWER, AUTOMATION AND TRAINING
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FAMILY BREADWINNERS:

Their Special Training Needs

PREFACE

Under the Manpower Development and Training Act of 1962, the Secretary of Labor is required to develop and compile information relating to the manpower situation in the United States. An analysis of the employment problems of family breadwinners was undertaken in this bulletin because of the large number of persons whose welfare is dependent upon whether or not these individuals have jobs. This report provides an economic profile of the breadwinners and outlines their special training and other needs.

This bulletin was prepared by Lloyd Feldman and Michael R. Peevey of the Division of Manpower Requirements and Resources.

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INTRODUCTION

More than three out of every five persons enrolled in training and retraining classes under the Manpower Development and Training Act (MDTA) of 1962 are family breadwinners.[1] These individuals—about 75 percent of whom are men—represent one of the most important groups in our labor force in need of new skills during a period of significant technological change.

Nearly half of the breadwinners in the MDTA training programs had not completed high school and approximately two-fifths had been among the long-term unemployed (jobless for 15 weeks or more) before starting training. Almost one-fourth of the trainees who head families are nonwhites. Slightly more than 10 percent of all breadwinners in training courses are 45 years of age and over. (See chart 1.)

In enrolling a high proportion of family breadwinners in training programs, the Labor Department is following the mandate of the Congress as expressed in the Manpower Development and Training Act: "The Secretary of Labor shall pay training allowances only to unemployed persons who have had not less than 2 years of experience in gainful employment and who are either heads of families or heads of households . . . or who are members of a household in which the head of the household or the head of the family is unemployed."

In underscoring this group's need for training, Congress recognized their special needs. In view of the fact that a sizable number of persons in this country are dependent upon the earnings of breadwinners, their employment constitutes a key element in the Nation's economic well-being.

More than 1.7 million of the 39 million (36.5 million men and 2.4 million women) family breadwinners in the labor force in March 1962 were jobless. Because of the unemployment of family heads, it has been estimated that the welfare of approximately 6.3 million Americans was affected.[2]

As a result of unemployment, families must often reduce expenditures for many necessities. They may be forced to move into less desirable living quarters and spend less for food and medical care. Plans for the education of children may also

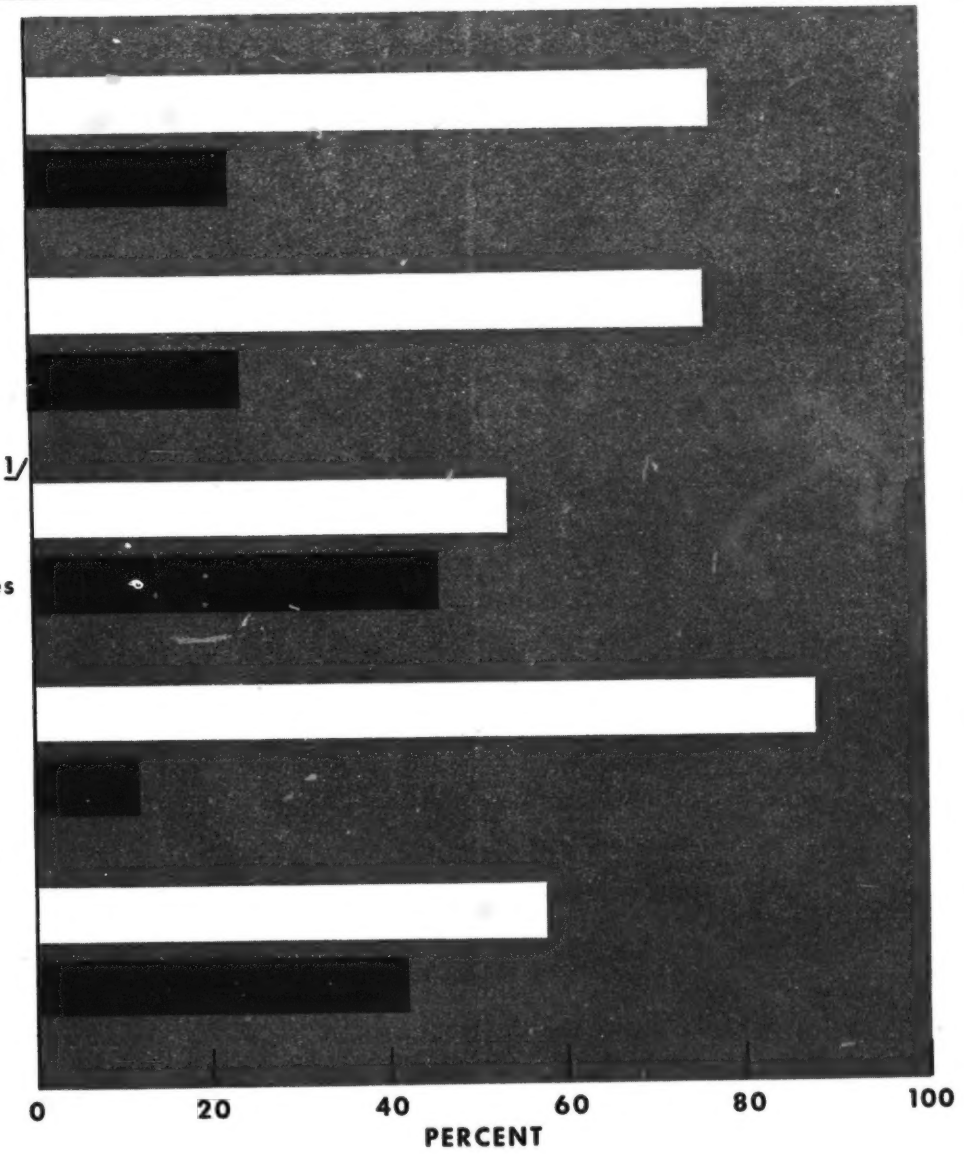
[1] *Family breadwinners* are individuals primarily responsible for the support of family members. Throughout this report, except for the few references to "family heads," most of the data on breadwinners refer to married men living with their wives, who account for most of the family breadwinners in our population. A "family" is a group of two or more persons related by blood, marriage, or adoption and residing together. Married women, whose husbands are not present, and who support families, are considered to be family breadwinners. Married women are not classified as heads of families if their husbands are living with them.

"Heads of families" and "heads of households," under the Manpower Development and Training Act, are individuals, married and unmarried, who support and maintain homes and households for dependents.

[2] This estimate of the number of persons affected by the unemployment of breadwinners is based upon an average family size of 3.7.

CHART 1

CHARACTERISTICS OF MDTA TRAINEES WHO ARE HEADS OF FAMILIES OR HOUSEHOLDS, FISCAL YEAR 1963



1/ Based on a limited sample of trainees who were breadwinners.
Source: Office of Manpower, Automation and Training.

be adversely affected. Unemployed breadwinners, particularly those jobless for extended periods, often have to overcome motivational and other psychological problems which result from their failure to get jobs.

A careful examination of the characteristics of family breadwinners indicates that many of them have special problems which are not readily apparent from an examination of their overall unemployment rates. For example, a fairly high proportion of workers with family responsibilities consists of older persons who have considerable difficulty in securing jobs. Many family breadwinners, particularly the older ones, are reluctant to take jobs which involve moving from their home communities. Many heads of large families and women who support families have incomes which are inadequate to provide their dependents with basic necessities. Other breadwinners are handicapped by low levels of educational attainment which prevent them from qualifying for better jobs.

This report presents a profile of family breadwinners and suggests some approaches which may alleviate the special employment problems of these workers.

UNEMPLOYMENT AMONG BREADWINNERS

The full economic implications of unemployment for breadwinners have been masked in recent years by their relatively low overall unemployment rate. Although the unemployment rate of 3.4 percent for male breadwinners in December 1963 was considerably less than the 5.5 percent rate for the total labor force, many groups of breadwinners had rates of unemployment much higher than the average.[3]

Many unemployed breadwinners are nonwhites, older workers, young workers, unskilled and poorly educated workers who have considerable difficulty in securing jobs in today's labor market which places increasing emphasis on skill, education, and training. Because of their special problems and handicaps, a sizable number of these disadvantaged individuals have had high unemployment rates and have felt the corrosive effects of long-term unemployement. The low unemployment rate for these workers obscures serious problems of underemployment and underutilization which occur when, in order to meet pressing family responsibilities, they are forced to take jobs at levels of skill which do not fully utilize their training and experience.

Nonwhite breadwinners, both male and female, had much higher unemployment rates than others with family responsibilities. The younger, nonwhite married men have the highest unemployment rate (11.2 percent in 1962) between the ages of 20 and 24, the age group in which the largest number of marriages occur. (See chart 2.) Thus, at a time when they are taking on new responsibilities, the employment prospects for nonwhites are often poorest. In contrast, the unemployment rate for white male breadwinners in the 20 to 24 age bracket was 4.8 percent in 1962.

Nonwhite women with family responsibilities have an extremely high unemployment rate compared with others in the labor force. (See chart 2.) Their inability to secure employment affects a considerable number of children because many of these women have sole responsibility for the support of their families.

Although the unemployment rate for older breadwinners is rather low, those who lose their jobs remain unemployed for longer periods of time than other married men (see chart 3), and some leave the labor force altogether. Unemployed male breadwinners between the ages of 45 and 64 averaged about 19 weeks of joblessness in 1962 compared with about 13 weeks for the 25 to 34 age group. Those who were 65 years old and over averaged approximately a half year of unemployment.

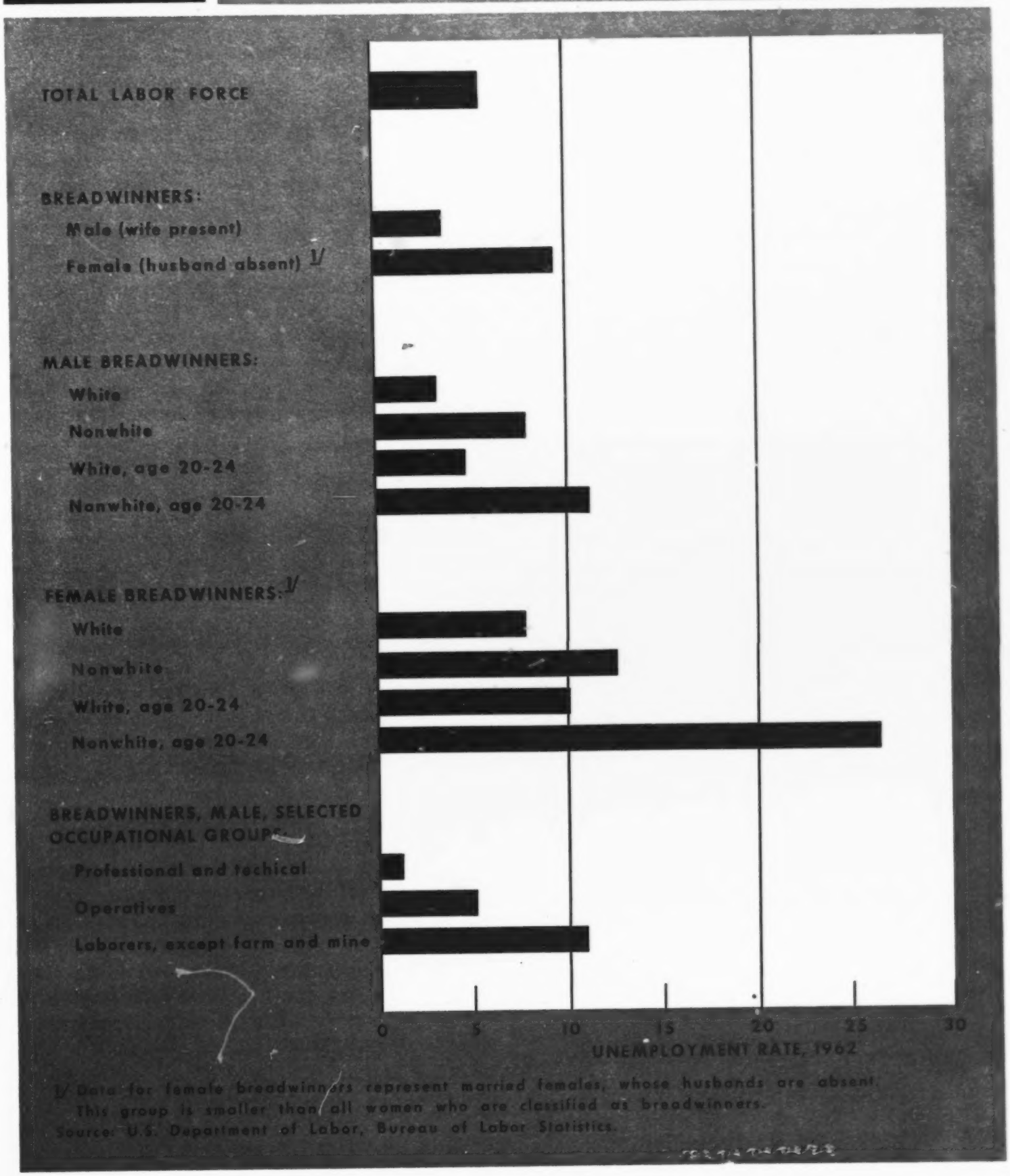
A considerable number of workers with families to support are employed in jobs or employment areas which are declining in importance. Many of these workers have higher unemployment rates than others with family responsibilities. For example, 5.1 percent of the male breadwinners who were operatives (semiskilled) and 10.8 percent of those who were unskilled industrial laborers were jobless in 1962. The unemployment rate of unskilled workers was three times as high as that for all male breadwinners (see chart 2).

The income situation for unemployed males who support families is not always improved when their wives seek jobs because the wives of jobless breadwinners also have high rates of unemployment. In March 1962, the unemployment rate of wives whose husbands were unemployed was 16 percent. (The rate of unemployment for all workers was 6 percent.) Many of these unemployed wives have the characteristics associated with high unemployment rates—limited education and training and little skill.

[3] Most of the detailed data on characteristics of breadwinners referred to throughout this report are based upon annual averages for married males (wife present) in 1962. Annual averages for 1963 were not available at the time this report was prepared.

CHART 2

THE UNEMPLOYMENT RATE FOR CERTAIN GROUPS OF BREADWINNERS IS MUCH HIGHER THAN THE AVERAGE UNEMPLOYMENT RATE FOR ALL BREADWINNERS



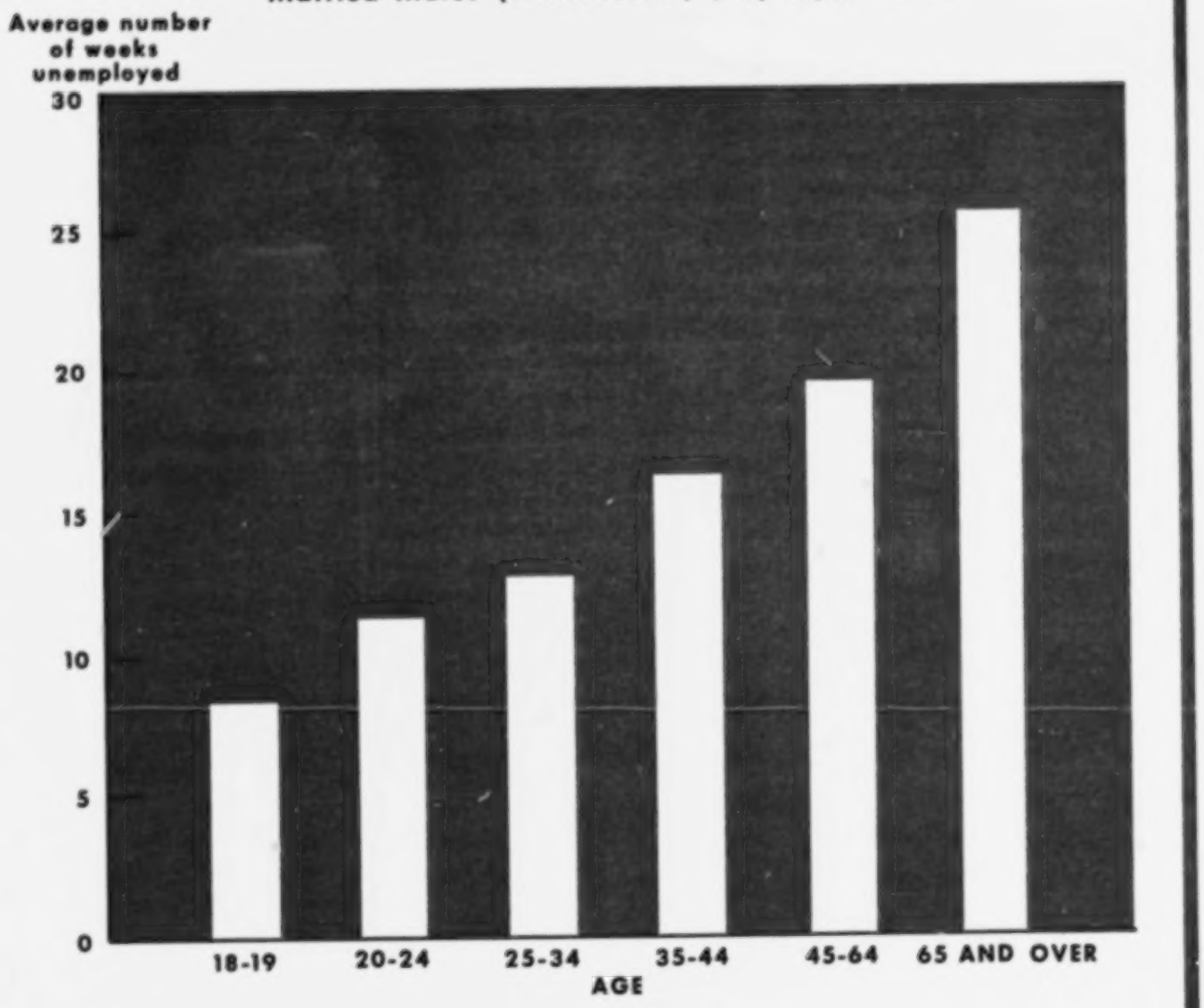
1/ Data for female breadwinners represent married females, whose husbands are absent. This group is smaller than all women who are classified as breadwinners.

Source: U.S. Department of Labor, Bureau of Labor Statistics.

CHART 3

OLDER BREADWINNERS ARE UNEMPLOYED LONGER

Average Duration of Unemployment for Unemployed Married Males (Wife Present), by Age, 1962



Source: U.S. Department of Labor, Bureau of Labor Statistics.

A PROFILE OF THE BREADWINNERS

OCCUPATION

The more remunerative and stable jobs in our economy are generally held by a high proportion of family breadwinners. Three-fourths of all the managers, officials, and proprietors in 1962, and nearly 85 percent of the skilled workers were males with family responsibilities. (See chart 4.) Married men also held more than 50 percent of the jobs in the professional and technical categories.

However, the lower paying and less skilled jobs are held by a disproportionately high percentage of nonwhite family heads. While nonwhite breadwinners constituted 9 percent of all family heads in 1960, they held more than one-fourth of all service and unskilled workers' jobs and less than 4 percent of all white-collar jobs.

EDUCATION

Younger men who support families have more education than older persons with dependents. Less than one-fifth of married men under the age of 35 in 1960 had only a grade school education or less and 25 percent of this group had some college education. In contrast, nearly one-half of the 45- to 64-year-old breadwinners had only 8 years or less of schooling and only 16 percent had some college education.

A high proportion of nonwhite breadwinners were handicapped by their low educational attainment. More than 60 percent of the heads of nonwhite husband-wife families had only a grade school education or less in 1960 and less than 4 percent were college graduates. In comparison, 36 percent of the heads of white husband-wife families had 8 years or less of schooling while 11 percent were college graduates.

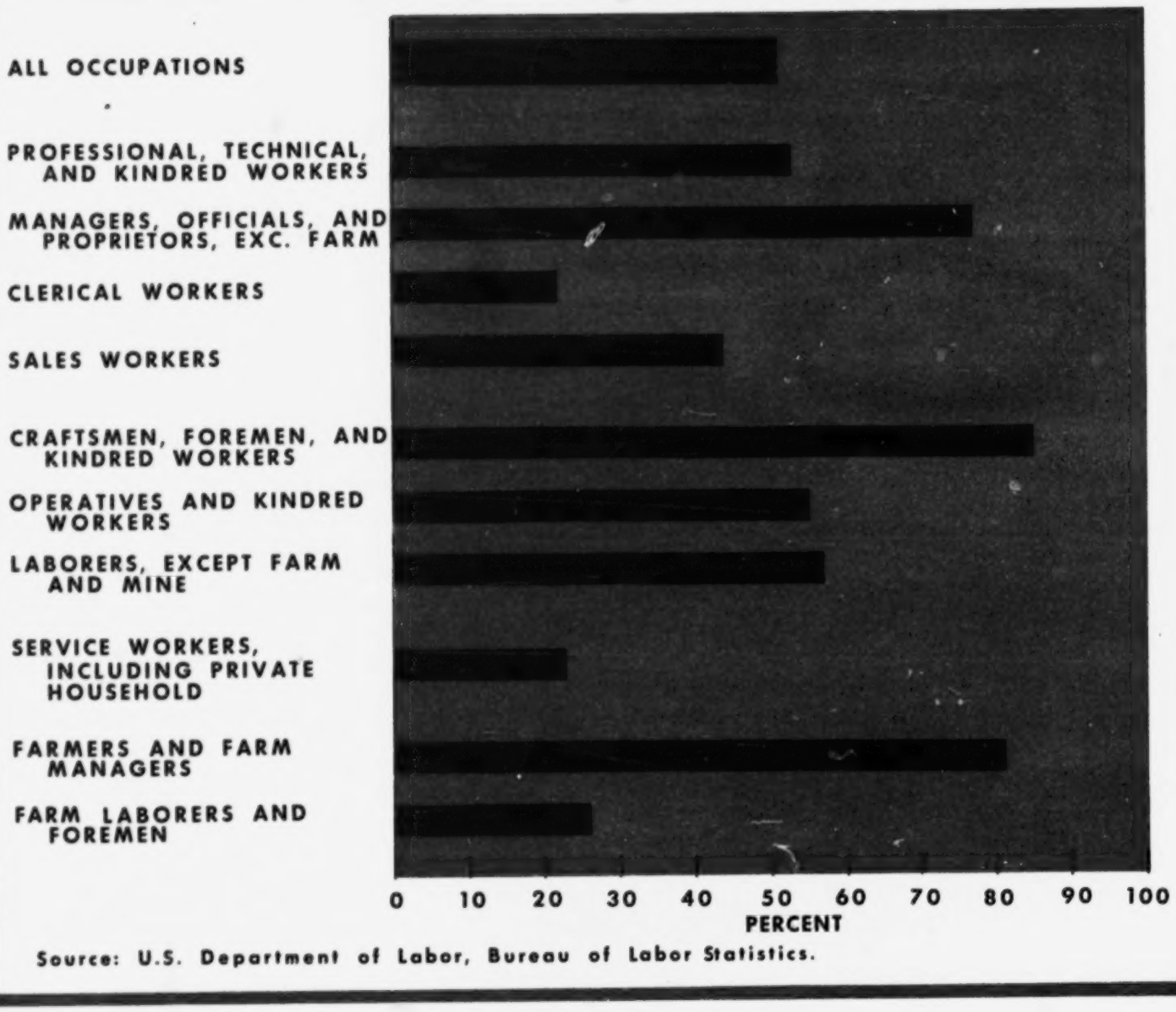
While no current data are available on the number of illiterate breadwinners, there is little doubt that a considerable number of persons with little or no education have families to support and are in the labor force. About 2.3 million men age 25 and over in the labor force in March 1962 had less than 5 years of schooling.

AGE

More than 2.3 million married men were between the ages of 18 and 24 in 1962. Although many of these young men have little training,

CHART 4

MARRIED MALES (WIFE PRESENT) IN THE LABOR FORCE AS PERCENT OF TOTAL EXPERIENCED CIVILIAN LABOR FORCE, BY OCCUPATIONAL GROUP, 1962


ALL OCCUPATIONS
PROFESSIONAL, TECHNICAL, AND KINDRED WORKERS
MANAGERS, OFFICIALS, AND PROPRIETORS, EXC. FARM
CLERICAL WORKERS
SALES WORKERS
CRAFTSMEN, FOREMEN, AND KINDRED WORKERS
OPERATIVES AND KINDRED WORKERS
LABORERS, EXCEPT FARM AND MINE
SERVICE WORKERS, INCLUDING PRIVATE HOUSEHOLD
FARMERS AND FARM MANAGERS
FARM LABORERS AND FOREMEN
0 10 20 30 40 50 60 70 80 90 100
PERCENT

Source: U.S. Department of Labor, Bureau of Labor Statistics.

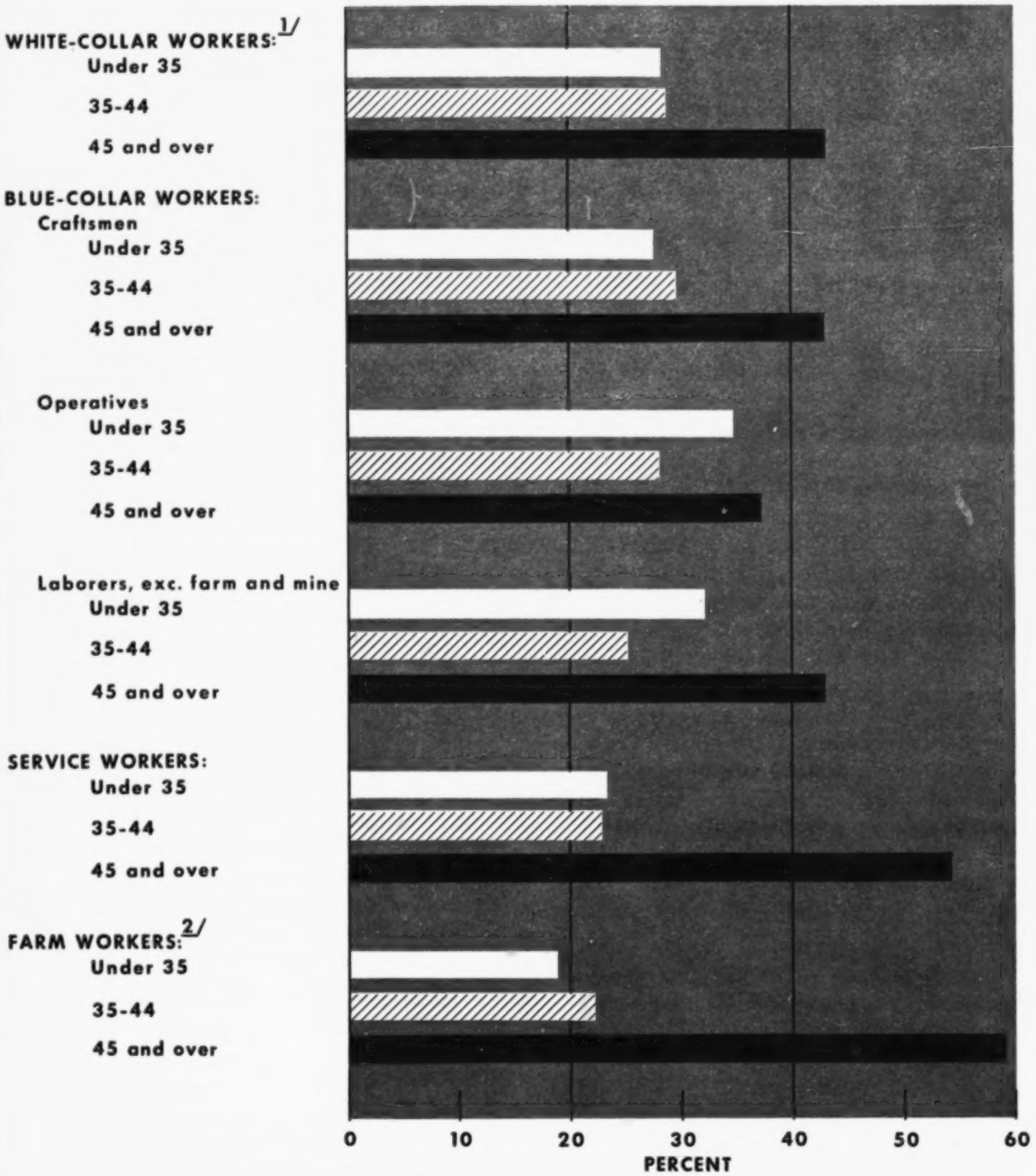
they cannot afford to prepare for better jobs because of their family responsibilities. The population explosion which took place after World War II is expected to result in a sharp increase in family formation in the late 1960's. It is expected that many of the future young breadwinners will be inadequately prepared for the more complex jobs developing in our economy.

Almost one out of every two men with families to support in March 1962 was 45 years of age or over. More than one out of every two female breadwinners in the United States in March 1962 was 45 or over. Many women who are divorced, widowed, or separated are forced to become breadwinners and reenter the labor market when they are more than 30 years of age. Because their skills and education have not been updated during the period when they were housewives, they often lack the training and skills needed in today's labor market.

A very large proportion of breadwinners, employed in lower-paid and less skilled occupations, are age 45 and over. (See chart 5.) Almost 60 percent of the breadwinners who are farm workers

CHART 5

PERCENT DISTRIBUTION BY AGE OF EMPLOYED HEADS OF HUSBAND-WIFE FAMILIES FOR SELECTED OCCUPATIONAL GROUPS, 1960



1/ Includes professional, managerial (except farm), clerical, and sales workers.
2/ Includes farmers, farm managers, farm laborers, and farm foremen.
Source: U.S. Department of Commerce, Bureau of the Census.

and more than two-fifths of the married men working as laborers in industry (except farm and mine) are more than 45. If older workers in these declining areas of employment lose their jobs, they can expect to face considerable difficulty in finding employment because of their lack of training.

Approximately 2 million heads of husband-wife families who were age 65 and over were still in the labor force in March 1962. Recent studies indicate many mature workers already handicapped by age are not aware of employment opportunities and when they lose their jobs they fail to look for work in an efficient manner. Many older workers who are faced with lengthy periods of unemployment experience serious social and psychological problems.[4]

INCOME

The median income of all families in the United States was $5,956 in 1962. However, almost 11.5 million children under 18 years of age were being raised in families whose total money income was less than $3,000. Of about 2.6 million families in the Nation with 5 or more children below the age of 18, there were 650,000 families, or one-fourth, whose total money income was under $3,000 in 1962. (See chart 6.) Assuming that each of these 650,000 low income families had a minimum of 5 children, the number of youngsters in these families could total about 3¼ million. On a per capita basis, the amount of money available for the raising of each child would indicate that most of these youngsters are probably growing up under conditions of serious deprivation. A 1961 survey indicates that unemployed family heads generally have larger families to support than employed breadwinners.[5]

The income of families headed by women was about half that of families with male breadwinners. While only one-tenth of families headed by men had incomes under $2,000 in 1962, about one-third of the families with women breadwinners reported incomes under $2,000. This relatively low income level is due in part to the low percentage of women breadwinners with full-time jobs.

Families face serious financial hardship when the chief wage earner is unemployed and use a variety of means to meet living expenses. About 22 percent of the families in the survey referred to above received some form of public or private welfare assistance in 1961 and more than 1 out of 10 was forced to move to cheaper housing because the family head had lost his job. One-fifth of the families received help from friends or relatives outside the household.[6]

The incomes of white families were about double those for nonwhite families. Proportionately, the difference between the incomes of white and nonwhite families was greatest among those living on farms. For this group, the white family median annual income of $3,700 was almost three times as great as the $1,400 received by the nonwhites in 1962.

WOMEN BREADWINNERS

About 2.4 million of the 39 million family heads in March 1962 were women. Between March 1959 and March 1962 the number of families headed by women rose by nearly 200,000.

When at work, women with preschool-age children often face difficult problems in providing for the care of their children. These problems are magnified in the case of women who are divorced, widowed, or separated. Almost one-half million women (whose husbands were not present) with children under the age of 6, were in the labor force in March 1962. It is estimated that these women breadwinners had a total of approximately 600,000 children of preschool age. Many of these youngsters are probably being taken care of under makeshift arrangements with neighbors or older children, or are left unattended while their mothers are at work.

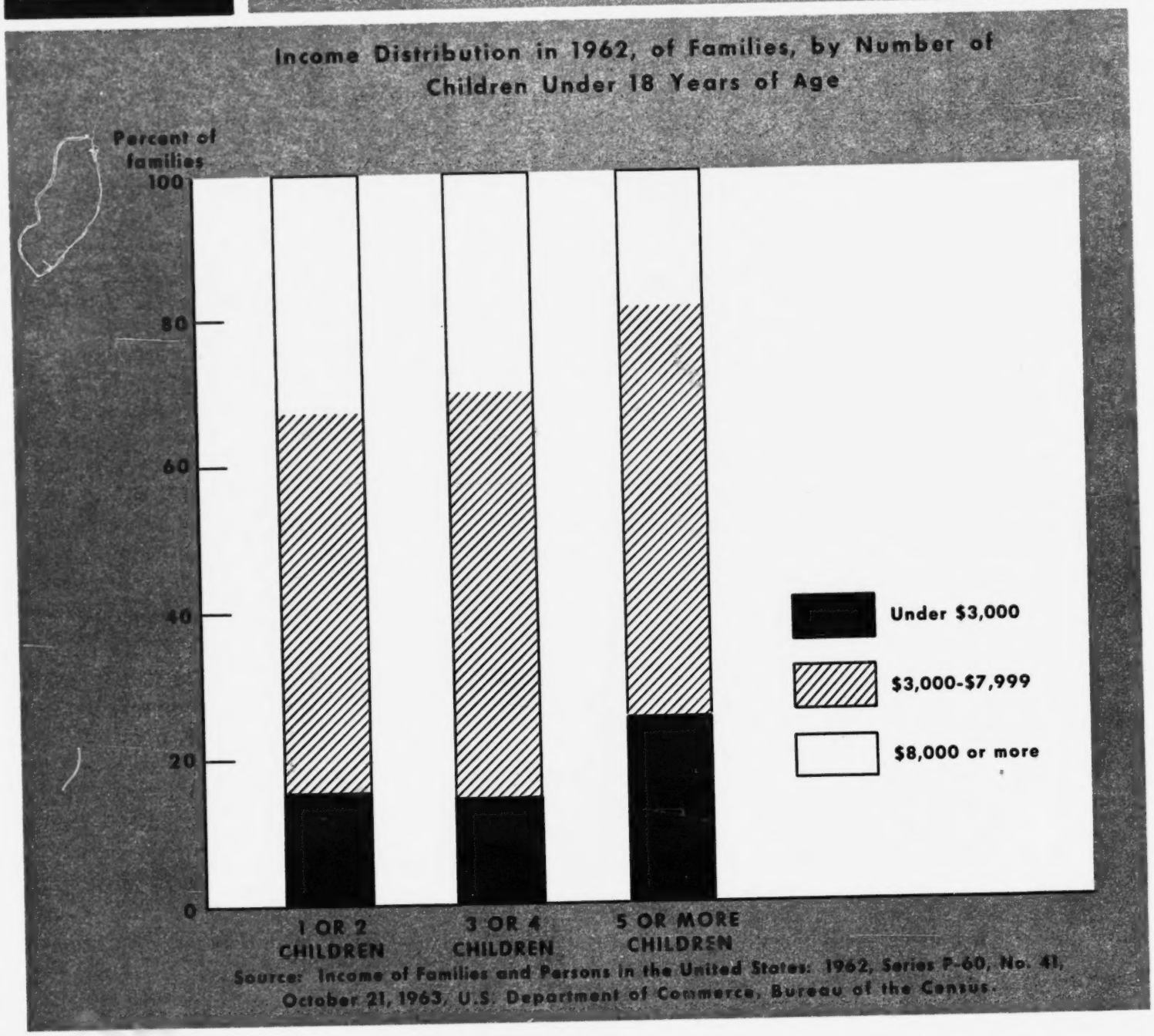
[4] *Unwanted Workers,* Richard C. Wilcock and Walter H. Franke, p. 85, The Free Press of Glencoe, a Division of the Macmillan Co., New York, 1963.

[5] *Monthly Report on the Labor Force,* Bureau of Labor Statistics, U.S. Department of Labor, p. 19, August 1963.

[6] Ibid., p. 27.

CHART 6

A HIGHER PROPORTION OF THE LARGEST FAMILIES HAVE TOTAL INCOMES OF LESS THAN $3,000



Source: Income of Families and Persons in the United States: 1962, Series P-60, No. 41, October 21, 1963, U.S. Department of Commerce, Bureau of the Census.

SPECIAL TRAINING AND OTHER NEEDS

Although many breadwinners are enrolled in educational and training programs which will enable them to qualify for better jobs at higher incomes, a high proportion of those unemployed who would benefit the most from further education and training are not fully participating in these programs. Many jobless family heads lack basic educational qualifications needed for admittance to training; others lack motivation, and some have handicaps which require special training programs. In some situations, unemployed breadwinners who have skills and education which would enable them to find employment in areas distant from their homes do not move to take these jobs because of financial or other problems.

ADULT EDUCATION

A considerable number of adults who are breadwinners lack basic education in reading, writing, and arithmetic. Of the almost 3 million adults enrolled in public school adult education programs (1958–59), less than 2 percent were taking courses to improve their ability to read and write.

The 1963 amendments to the Manpower Development and Training Act recognized the need to correct basic educational deficiencies in order to qualify for occupational training those workers who have the greatest need for such training. Experience under the act indicated that many jobs in our economy require the ability to read and write as a prerequisite to job training. Under the amended MDTA, trainees who need both basic education and occupational training can now receive training allowances for a period up to 72 weeks of combined literacy and job training.

The major thrust of the MDTA is to assist workers with family responsibilities. The 1963 amendments to the act should enable many of the "hard-core" unemployed breadwinners to again become employed. Additional education and training should also enable many of these workers to secure better jobs than they ever held before.

HANDICAPPED BREADWINNERS

Approximately 2.5 million disabled persons in 1963 were in need of vocational rehabilitation or a job opportunity, according to estimates by the U.S.

Vocational Rehabilitation Administration. Under the Federal-State Vocational Rehabilitation Program, more than 110,000 mentally and physically handicapped persons, including many heads of families, were rehabilitated in 1963 and succeeded in becoming employed or more actively employed.

As required by law, there is a designated person in each local office of the State Employment Service who is responsible for services to the handicapped. More than a third of the almost half million handicapped applicants who register with the employment service each year are given counseling services. More than a quarter of a million jobs are filled yearly through referral of handicapped applicants. Many of these handicapped are persons with dependents.

A recent national survey by the University of Michigan [7] indicated that educational attainment and incomes of disabled family heads were markedly lower than for all workers with family responsibilities who were surveyed. The occupations of the disabled also reflected their generally low level of educational achievement. Almost half of the disabled questioned in the survey (48 percent) were in blue-collar jobs and only 22 percent in white-collar occupations—the vocational area in which many of the handicapped are more likely to make a satisfactory adjustment to employment problems.

Liberalized State workmen's compensation laws recognize the disabled worker's need for special services to increase his chance for employment. In 1963, 24 States and the District of Columbia gave not only monetary compensation benefits, but also provided rehabilitation services or made special payments to injured workers who undertook retraining and sought other services needed to restore them to full-time employment.

GEOGRAPHIC MOBILITY

As breadwinners grow older they are less inclined to move from one area to another (see chart 7). Less than 2 percent of married males (wife present) between the ages of 45 to 64 moved from one county to another, and only about 1 percent moved from one State to another between March 1960 and March 1961. In contrast, more than 9 percent of married males aged 18 to 24 moved between counties and about the same percent moved between States; the percentage of movers between counties and States was about half as great for married males aged 25 to 34 as for 18 to 24 year olds.

A number of the unemployed with dependents might be able to find jobs in other than hometown areas but do not relocate because they are reluctant to leave relatives or friends. In addition, the possible losses involved in selling homes and the expense of moving are obstacles to the movement of breadwinners. In 1960, 90 percent of all one-dwelling-unit properties were owned by husband-wife families and 66 percent of the total were owned by families with children under 18. A recent nationwide survey indicated that homeowners are much less likely to move than people who are renters.[8] The amended Manpower Development and Training Act provides for labor mobility pilot programs to determine the effectiveness of financial assistance in helping unemployed workers move to locations where jobs exist.

OTHER ASSISTANCE FOR BREADWINNERS

The Nation as a whole and large numbers of dependent youngsters and adults could benefit from special programs designed to assist the men and women who support families. Expanded opportunities for training and retraining, as well as literacy education, are needed for many unemployed breadwinners if they are to become productive members of the labor force again. The reentry into the labor market of increasing numbers of middle-aged women, including a large number with dependents, points up the need for refresher training for many of these women.

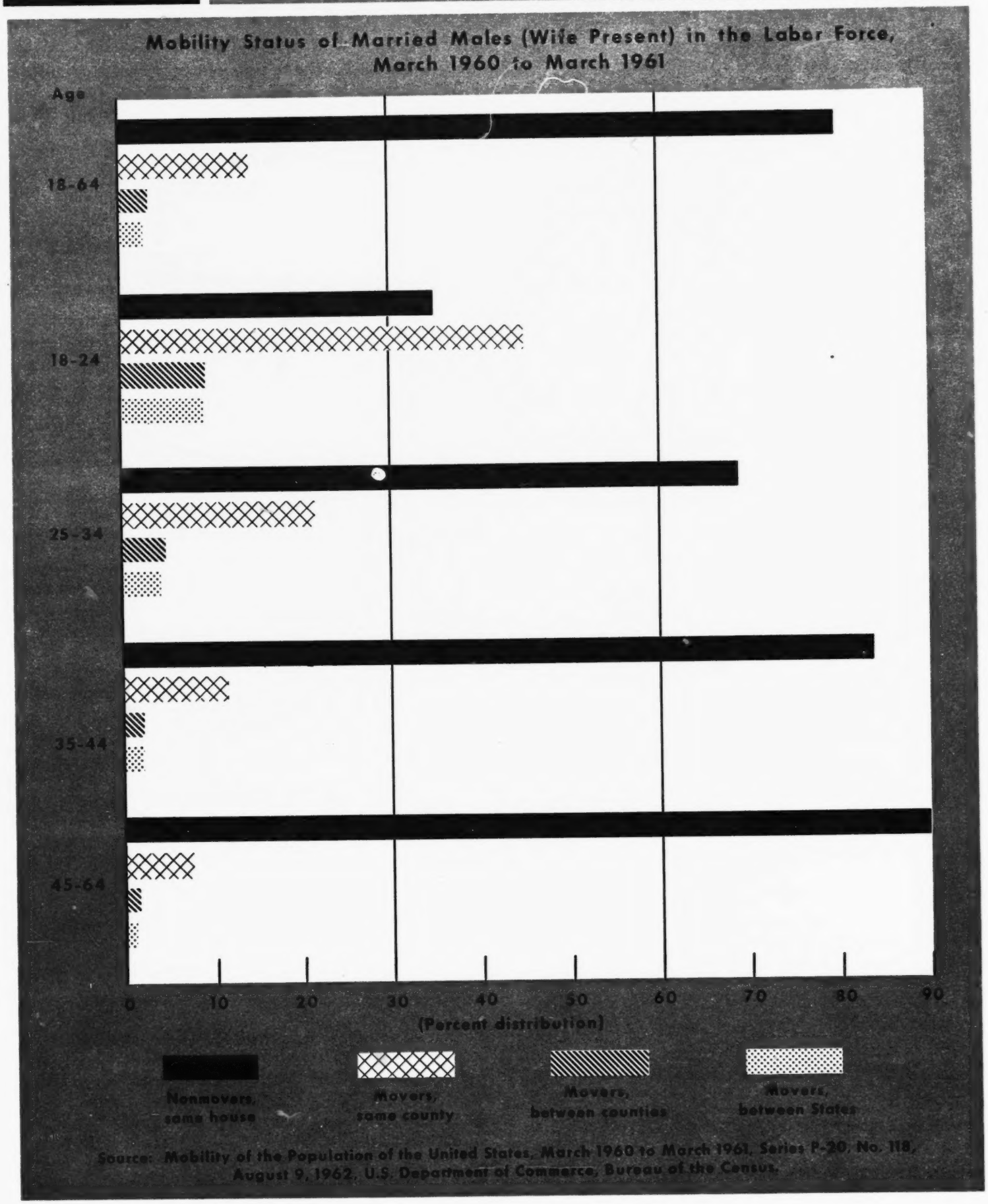
In order that the basic needs of millions of youngsters now growing up in low income families or in families with unemployed breadwinners can be met, the adequacy of allowances paid to family heads while they are being trained or re-

[7] *Income and Welfare in the United States*, James N. Morgan, et al., McGraw-Hill Book Co., Inc., New York, 1962.

[8] *The Geographic Mobility of Labor: A First Report* (unpublished). John B. Lansing, et al., p. 2. Survey Research Center, Ann Arbor, Michigan, 1963.

CHART 7

OLDER BREADWINNERS ARE LESS INCLINED TO MOVE



Source: Mobility of the Population of the United States, March 1960 to March 1961, Series P-20, No. 118, August 9, 1962, U.S. Department of Commerce, Bureau of the Census.

trained should be assessed. (The amended MDTA increased weekly training allowances by an amount up to $10 more than the amount of the average weekly unemployment compensation payment previously provided. The average weekly allowance to MDTA trainees in 1963 was approximately $35.)

The large number of women breadwinners with preschool-age children indicates the need for special attention to the welfare of these youngsters. Many of the 600,000 children under the age of 6 whose mothers were working in 1963 and whose fathers were not present could benefit from more low-cost day care services under professional supervision. As indicated previously, many families headed by women have incomes less than $2,000. For these women, fees for adequate day care services are often beyond their means.

Because many unemployed mature breadwinners are not aware of all employment opportunities and are sometimes inefficient in seeking jobs, expanded counseling and guidance services for these workers may prove to be of considerable value in helping them to find jobs. Among applicants who register with the Employment Service, thousands cannot be given the counseling, testing, referral to training, job development, or other services they need because sufficient staff and facilities are lacking. Only 7 percent of older workers, for example, receive counseling services, whereas studies show that 25 percent need such services.

The establishment of additional programs to help handicapped breadwinners merits serious consideration. A large number of handicapped breadwinners are not receiving the special assistance they need to utilize their employment potential fully.

Investments in training and other assistance to enable unemployed breadwinners to make adjustments to today's rapidly changing world of work can yield returns in increased tax revenues, lower social welfare costs, and better education, housing, and health care for future generations of young Americans.

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Copies of this publication or additional information on manpower programs and activities may be obtained from the U.S. Department of Labor's Manpower Administration in Washington, D.C., or in any of the field locations listed below.

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